

***IN THE UNITED STATES BANKRUPTCY COURT  
FOR EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION***

***IN RE: Richard Butler***

***Debtor***

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***Bankr. No. 4:17-bk-15863-ref***

***Chapter 13***

**ADDENDUM TO CHAPTER 13 PLAN**

**Section 7(c)(5) Sale of Real Property**

Debtor is NOT selling the Property at 2404 Freemansburg Avenue, Easton, PA 18040. The debtor does not reside at this address. It is occupied by debtor's ex-wife and their children at least one of whom is an employed adult. As part of an informal marital settlement agreement, debtor has been paying the mortgage(s) on the real estate.

At some point pre-petition, debtor took a HELOC loan with Admiral's Bank but feel far behind on its payment. This loan was federally guaranteed and was charged off and paid by HUD pre-petition. HUD is now the owner of the loan and the full amount of the loan plus accrued interest is due. A POC for \$24,736.90 was filed by HUD.

The ex-wife and Adult Daughter propose to finance the amount of the POC above described. They should have a period of one year or December 15, 2019 to do so. The first mortgage in favor Mid First Bank is current and will be paid by debtor directly.

Respectfully submitted,

/s/ Michael J. McCrystal, Esquire

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